

IN THE CLAIMS:

Please amend Claims 1, 3, 4, 9-36 and 38, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A system for administering incentive offers, comprising:
 - a centralized repository configured on a server to store a plurality of incentive offers;
 - a retrieval engine communicatively coupled to the centralized repository for selecting and retrieving one or more incentive offers from the plurality of incentive offers;
 - and
 - a presentation engine communicatively coupled to the retrieval engine for presenting the one or more incentive offers to an offeree,
 - wherein the retrieval engine is configured to select the one or more incentive offers based at least in part on a set of rules defining particular contexts required to present the plurality of incentive offers, stored in the central repository, to specific offerees, [[and]]
 - wherein the presentation engine is configured to receive the one or more retrieved offers from the retrieval engine and then, after selection by the retrieval engine, modify at least one element of at least one retrieved offer based on an offeree's trait and a context in which the one or more retrieved offers are to be presented, and

wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a description of qualifying offerees.

2. (Previously Presented) A system as in Claim 1, further comprising a maintenance engine being adapted to cooperate with an administrator to create, modify, or delete an offer stored within the centralized repository.

3. (Currently Amended) A system as in Claim 2, wherein ~~[[said]]~~ the maintenance engine is further adapted to provide a security mechanism to authenticate a merchant before granting access to the merchant.

4. (Currently Amended) A system as in Claim 3, wherein ~~[[said]]~~ the security mechanism is configured to limit access to a specific merchant or group of merchants whereby the security mechanism enables the maintenance engine to safeguard the confidentiality of data within the centralized repository, preventing data from being disclosed in an unauthorized or undesirable manner.

5. (Previously Presented) A system as in Claim 2, wherein said system further comprises one or more reviewing interfaces configured to allow one or more reviewers to review and approve.

6. - 8. (Canceled)

9. (Currently Amended) A system as in Claim 2, wherein ~~[[said]]~~ the maintenance engine is configured to facilitate tracking of times a particular offer has been sought or retrieved.

10. (Currently Amended) A system as in Claim 2, wherein ~~[[said]]~~ the maintenance engine is configured to facilitate tracking of times a particular class of offers has been sought or retrieved.

11. (Currently Amended) A system as in Claim 2, wherein ~~[[said]]~~ the maintenance engine is configured to facilitate export of a report in accordance with a predetermined set of criteria.

12. (Currently Amended) A system as in Claim 1, wherein ~~[[said]]~~ the retrieval engine is configured to facilitate presenting of offers via a webpage.

13. (Currently Amended) A system as in Claim 1, wherein ~~[[said]]~~ the retrieval engine includes a search tool.

14. (Currently Amended) A system as in Claim 13, wherein ~~[[said]]~~ the search tool is configured to facilitate identification of an offer or set of offers in accordance with specified search criteria.

15. (Currently Amended) A system as in Claim 13, wherein ~~the~~ the search tool is configured to facilitate identification of an offer or set of offers in accordance with multiple search criteria.

16. (Currently Amended) A system as in Claim 1, wherein ~~the~~ the retrieval engine includes a retrieval tool.

17. (Currently Amended) A system as in Claim 16, wherein ~~the~~ the retrieval tool is configured to facilitate retrieval of an offer.

18. (Currently Amended) A system as in Claim 17, wherein ~~the~~ the retrieval tool is configured to facilitate retrieval of an offer in accordance with a search request configured by a user.

19. (Currently Amended) A system as in Claim 17, wherein ~~the~~ the retrieval tool is configured to facilitate retrieval of an offer, ~~the~~ the offer including parameters defined by a user.

20. (Currently Amended) A system as in Claim 17, wherein ~~the~~ the retrieval tool is configured to facilitate retrieval of an offer, ~~the~~ the offer conforming to parameters defined solely by a user.

21. (Currently Amended) A system as in Claim 1, wherein ~~[[said]]~~ the retrieval engine is configured to facilitate generation of a report describing offers contained within the centralized repository.

22. (Currently Amended) A system as in Claim 1, ~~[[said]]~~ wherein the retrieval engine is configured to facilitate generation of a report describing times an offer has been retrieved.

23. (Currently Amended) A system as in Claim 1, ~~[[said]]~~ wherein the retrieval engine is configured to facilitate modification of an offer in accordance with a predetermined set of rules.

24. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least an offer identifier, an offer promotion identifier, an offer type, ~~a description of qualifying offerees,~~ and a definition of offer terms.

25. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least a merchant name.

26. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least a trademark identifying the target merchant or the target goods.

27. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least merchant demographics.

28. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least an offer category identifier.

29. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least a merchant type identifier.

30. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least a geographic location identifier.

31. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least a target product or service identifier.

32. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least a description of a term of the offer.

33. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least a definition of the term length for displaying the offer.

34. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least key word(s).

35. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least SKU/UPC information.

36. (Currently Amended) The system of Claim 1, wherein ~~the centralized repository is further configured to store a set of offer details and~~ the set of offer details further includes at least customer service telephone number.

37. (Canceled)

38. (Currently Amended) A method of administering incentive offers, comprising the following steps:

- receiving a request for incentive offers at a retrieval engine;
- selecting and retrieving one or more incentive offers at the retrieval engine from a central repository of the incentive offers, wherein the selecting is based at least in part on a set of rules defining particular contexts required to present the plurality of incentive offers, stored in the central repository, to specific offerees;
- sending the one or more incentive offers from the retrieval engine to a presentation engine;
- modifying, at the presentation engine, after selection by the retrieval engine, at least one element of the one or more incentive offers to present to an offeree, based on a modification criteria including a trait of the offeree and a context in which the one or more incentive offers are to be presented; and
- presenting the one or more incentive offers to the offeree,

wherein the centralized repository stores a set of offer details and the set of offer details includes at least a description of qualifying offerees, and

wherein the steps are performed on at least one processor.

39. (Previously Presented) The method of claim 38, wherein the at least one offer element modified includes an interest rate.

40. (Previously Presented) The method of claim 39, wherein the interest rate is adjusted based on at least the offeree's creditworthiness level.

41. (Previously Presented) The method of claim 40, wherein the modified offer is a credit card offer.

42. (Previously Presented) The method of claim 38, wherein the context includes a quantity of a product.

43. (Previously Presented) The method of claim 38, wherein the offer element modified is the price of a product.

44. (Previously Presented) The method of claim 43, wherein the price is modified based on the context, and wherein the context includes a quantity of the product.

45. (Previously Presented) The system of claim 1, wherein the at least one offer element modified includes an interest rate.

46. (Previously Presented) The system of claim 45, wherein the interest rate is adjusted based on at least the offeree's creditworthiness level.

47. (Previously Presented) The system of claim 46, wherein the modified offer is a credit card offer.

48. (Previously Presented) The system of claim 1, wherein the context includes a quantity of a product.

49. (Previously Presented) The system of claim 1, wherein the offer element modified is the price of a product.

50. (Previously Presented) The system of claim 49, wherein the price is modified based on the context, and wherein the context includes a quantity of the product.